

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Bonny Jones : Bankruptcy Case No. 21-10369-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this **9th** day of **August, 2021**, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated **June 30, 2021**, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court.

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. §1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

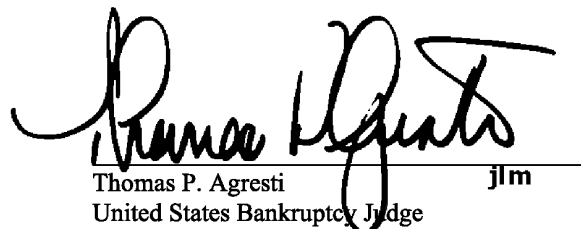
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.


Thomas P. Agresti
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
Bonny Lynette Jones
Debtor

Case No. 21-10369-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 09, 2021

User: jmar
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2021:

Recip ID	Recipient Name and Address
db	+ Bonny Lynette Jones, 12171 Schumaker Street, Conneaut Lake, PA 16316-2943
15393993	+ Alan R. Shaddinger, Esquire, 21 Forest Avenue, Meadville, PA 16335-1338
15389439	+ Brian E. Jones, 20715 Peters Road, Saegertown, PA 16433-5727
15389446	+ Erie Federal Credit Union, 3503 Peach Street, Erie, PA 16508-2741
15389450	+ Meadville Medical Center, 751 Liberty Street, Meadville, PA 16335-2591
15389452	+ PNC Bank, N.A., P.O. Box 8800, Dayton, OH 45401-8800
15389455	+ Udren Law Offices, P.C., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15389440	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 09 2021 23:23:32	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15389441	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 09 2021 23:23:29	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
15393994	+ Email/Text: conneaut@zoominternet.net	Aug 09 2021 23:15:00	Conneaut Lake Joint Municipal Authority, P.O. Box 277, Conneaut Lake, PA 16316-0277
15389443	+ Email/Text: rkiser@co.crawford.pa.us	Aug 09 2021 23:15:00	Crawford County Tax Claim Bureau, Crawford County Courthouse, 903 Diamond Park, Meadville, PA 16335-2640
15389444	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 09 2021 23:23:25	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15389445	Email/Text: G06041@att.com	Aug 09 2021 23:15:00	Directv LLC, by American InfoSource LP as agent, P.O. Box 5008, Carol Stream, IL 60197-5008
15389442	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 09 2021 23:23:24	Chase Card, P.O. Box 15298, Wilmington, DE 19850
15389447	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 09 2021 23:23:29	LVNV Funding LLC, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15389449	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 09 2021 23:23:29	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
15389448	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 09 2021 23:23:29	LVNV Funding LLC, 15 S. Main Street, Suite 500, Greenville, SC 29601-2769
15389451	Email/Text: Bankruptcy.Notices@pnc.com	Aug 09 2021 23:14:00	PNC Bank, N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222
15389454	Email/Text: Bankruptcy.Notices@pnc.com	Aug 09 2021 23:14:00	PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
15389453	Email/Text: Bankruptcy.Notices@pnc.com	Aug 09 2021 23:14:00	PNC Mortgage, P.O. Box 1820, Dayton, OH

District/off: 0315-1

User: jmar

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Total Noticed: 23

15389456	+ Email/Text: jsprentz@urc.com	Aug 09 2021 23:15:00	45401-1820 United Refining, P.O. Box 599, Warren, PA 16365-0599
15389457	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Aug 09 2021 23:14:00	Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
15389458	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Aug 09 2021 23:14:00	Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15390205	*+	Brian E. Jones, 20715 Peters Road, Saegertown, PA 16433-5727
15390206	*+	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15390207	*	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
15390209	*+	Crawford County Tax Claim Bureau, Crawford County Courthouse, 903 Diamond Park, Meadville, PA 16335-2640
15390210	*+	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15390211	*	Directv LLC, by American InfoSource LP as agent, P.O. Box 5008, Carol Stream, IL 60197-5008
15390212	*+	Erie Federal Credit Union, 3503 Peach Street, Erie, PA 16508-2741
15390208	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.O. Box 15298, Wilmington, DE 19850
15390213	*+	LVNV Funding LLC, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15390215	*+	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
15390214	*+	LVNV Funding LLC, 15 S. Main Street, Suite 500, Greenville, SC 29601-2769
15390216	*+	Meadville Medical Center, 751 Liberty Street, Meadville, PA 16335-2591
15390217	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222
15390220	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
15390219	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820
15390218	*+	PNC Bank, N.A., P.O. Box 8800, Dayton, OH 45401-8800
15390221	*+	Udren Law Offices, P.C., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
15390222	*+	United Refining, P.O. Box 599, Warren, PA 16365-0599
15390223	*+	Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
15390224	*+	Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055

TOTAL: 1 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-1

User: jmar

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Date Rcvd: Aug 09, 2021

Form ID: pdf900

Total Noticed: 23

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2021 at the address(es) listed below:

Name	Email Address
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Michael S. Jan Janin	on behalf of Debtor Bonny Lynette Jones mjanjanin@quinnfirm.com mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;knottingham@quinnfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4